



Castlerock Congregation
of the
Presbyterian Church in Ireland

Financial Statements

Year Ended
31st December 2025

CASTLEROCK CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)
for the year ended 31 December 2025

NIC 105337

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	2025	Total 2024
		£	£	£	£	£	£
Receipts							
Donations and legacies	2	61,932	31,246			93,178	101,928
Charitable activities	3	440	3,513			3,953	5,787
Other trading activities	4	0	2,000			2,000	1,700
Investment Income	5	688	95			783	718
		-----	-----	-----		-----	-----
		63,060	36,854	0		99,914	110,133
Sale of Investments						0	
Sale of fixed assets						0	
Loans Received						0	
		-----	-----	-----		-----	-----
Total Receipts		63,060	36,854	0		99,914	110,133
		-----	-----	-----		-----	-----
Payments							
Raising funds	6	598	0			598	635
Charitable activities	7	58,917	19,428			78,346	91,511
Investment costs						0	
Other Expenditure	8	0	150			150	0
		-----	-----	-----		-----	-----
		59,515	19,578	0		79,094	92,146
Purchase of Investments						0	
Purchase of fixed assets			9,769			9,769	6,263
Loan Repayments						0	
		-----	-----	-----		-----	-----
Total Payments		59,515	29,347	0		88,863	98,409
		-----	-----	-----		-----	-----
Net receipts / (payments)		3,545	7,507	0		11,052	11,724
Transfers between funds		(2,727)	2,727			0	0
		-----	-----	-----		-----	-----
Net movement in funds		818	10,234	0		11,052	11,724
Funds brought forward		51,241	49,936	0		101,177	89,453
		-----	-----	-----		-----	-----
Funds carried forward	11	52,059	60,170	0		112,229	101,177
		=====	=====	=====		=====	=====

CASTLEROCK CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF ASSETS AND LIABILITIES
As at 31 December 2025

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	2025	Total 2024
	£	£	£		£	£
Funds Reconciliation						
Bank and Cash at start of year	51,241	49,936			101,177	89,453
Net movement in funds	818	10,234			11,052	11,724
	-----	-----	-----		-----	-----
Bank and Cash at end of year	52,059	60,170	0		112,229	101,177
	=====	=====	=====		=====	=====
Bank & Cash Balances						
Bank Accounts					112,229	101,177
Cash in Hand					0	0
					-----	-----
					112,229	101,177
					=====	=====
Fixed Assets – Note 9					3,143,687	3,067,011
Other Assets						
Investments – Note 10					20,423	21,340
Gift Aid receivable on donations					12,901	12,930
					-----	-----
					33,324	34,270
					=====	=====

Approved by the Kirk Session at a meeting on [enter date] and signed on its behalf by

Name PETER FLEMING

Name GEORGE MUNCEE

Peter Fleming

G. Muncie

Date 24.2.26.

Date 24/2/26

CASTLEROCK CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS
31 December 2025

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

As the total income of the congregation is less than £250,000 the congregation have elected to prepare its accounts on a receipts and payments basis, in accordance with the provisions in The Charities (Accounts and Reports) Regulations (Northern Ireland) 2015.

FUND ACCOUNTING

Endowment funds are funds, the capital of which must be retained either permanently or at the congregation's discretion; the income derived from the endowment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

Restricted funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor and (b) revenue donations or grants for a specific congregational activity intended by the donor. Where these funds have unspent balances, interest on their pooled investment is apportioned to the individual funds on an average balance basis.

Unrestricted funds are income funds which are to be spent on the congregation's general purposes. Designated funds are general funds set aside by the congregation for use in the future.

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	2025	Total 2024
	£	£	£	£	£	£
Recorded giving	50,190	12,118		62,308	67,589	
Loose collections	2,007	1,420		3,427	3,729	
Donations and gifts	100	11,630		11,730	16,816	
Gift Aid	9,635	6,078		15,713	13,794	
	-----	-----	-----	-----	-----	
	61,932	31,246	0	93,178	101,928	
	-----	-----	-----	-----	-----	

CASTLEROCK CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS
31 December 2025

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	2025	Total 2024
	£	£	£		£	£
Income from charitable activities	440	0			440	405
Fees from weddings and funerals	0	0			0	
Fundraising events	0	3,513			3,513	5,382
	-----	-----	-----		-----	-----
	440	3,513	0		3,953	5,787
	-----	-----	-----		-----	-----

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	2025	Total 2024
	£	£	£		£	£
Trading income	0	2,000			2,000	1,700
	-----	-----	-----		-----	-----
	0	2,000	0		2,000	1,700
	-----	-----	-----		-----	-----

5. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	2025	Total 2024
	£	£	£		£	£
Bank interest	263	0			263	213
General Investment Fund	425	95			520	505
	-----	-----	-----		-----	-----
	688	95	0		783	718
	-----	-----	-----		-----	-----

CASTLEROCK CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (cont'd)
31 December 2025

6. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	2025	Total 2024
	£	£	£		£	£
FWO envelopes	598	0			598	635
	-----	-----	-----	-----	-----	-----
	598	0	0		598	635
	-----	-----	-----	-----	-----	-----

7. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	2025	Total 2024
	£	£	£		£	£
General Assembly Assessments	7,870	0			7,870	9,668
Presbytery fees	373	0			373	362
Ministry and support staff costs	34,348	0			34,348	30,448
Premises Costs	10,415	0			10,415	10,971
Congregational running expenses	3,078	457			3,535	2,878
Repairs and Maintenance	2,133	11,423			13,556	27,732
Donations to Missions and charities	350	7,548			7,898	9,202
Governance costs	350	0			350	250
	-----	-----	-----	-----	-----	-----
	58,917	19,428	0		78,346	91,511
	-----	-----	-----	-----	-----	-----

8. OTHER EXPENDITURE

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	2025	Total 2024
	£	£	£		£	£
Other Expenditure	0	150			150	0
	-----	-----	-----	-----	-----	-----
	0	150	0		150	0
	-----	-----	-----	-----	-----	-----

CASTLEROCK CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2025

9. FIXED ASSETS

The congregation owns the Church premises situated at 32 Circular Road, Castlerock, Coleraine BT51 4XA and the Church Manse at 12 Islay Court, Castlerock BT51 4P7 together with the associated fixtures, fittings, plant and machinery.

These have an insurance value of:-

	£
Main Church Building	1,722,442
West Wing Annex	779,802
Church Manse	641,443
	<u>3,143,687</u>

10. INVESTMENTS

The congregation has the following investments. Amounts are shown at market valuation.

	2,025	2,024
	£	£
Endowment Funds		
General Investment Fund	20,423	21,340
Other investments		

	-----	-----
	20,423	21,340
	-----	-----

Fund Summary of Investments

General Funds	14,065	14,697
Stipend	1,509	1,577
Building Fund	2,311	2,415
Grave Maintenance	548	572
Sunday School	1,122	1,172
United Appeal	868	907

	-----	-----
	20,423	21,340
	-----	-----

CASTLEROCK CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (cont'd)
31 December 2025

11. FUND BALANCES

Fund	Balance at start	Receipts	Payment	Surplus / (Deficit)	Transfer	Balance at end
	£	£	£	£	£	£
Unrestricted Funds						
General Fund	51,241	63,060	59,515	3,545	(2,727)	52,059
	-----	-----	-----	-----	-----	-----
	51,241	63,060	59,515	3,545	(2,727)	52,059
	-----	-----	-----	-----	-----	-----
Restricted Funds						
Building Fund	42,636	28,169	21,286	6,883		49,519
United Appeal	0	2,831	5,558	(2,727)	2,727	0
Coleraine Street Pastors	0	640	640	0		0
PW	7,300	5,214	1,863	3,351		10,651
	-----	-----	-----	-----	-----	-----
	49,936	36,854	29,347	7,507	2,727	60,170
	-----	-----	-----	-----	-----	-----
TOTAL CASH FUNDS	101,177	99,914	88,862	11,052	0	112,229
	=====	=====	=====	=====	=====	=====

Independent examiner's report to the trustees of Castlerock Congregation of The Presbyterian Church in Ireland

I report on the accounts of the Charity for the year ended 31 December 2025, which are set out on pages 1 to 7.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the Charities Act (Northern Ireland) 2008. The charity's trustees consider that an audit is not required for this year under section 65(2) of the Charities Act (Northern Ireland) 2008 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 65 of the Charities Act (Northern Ireland) 2008
- to follow the procedures laid down in the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9) (b) of the Charities Act. My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 63 of the Charities Act and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act 2008

have not been met or

(2) to which, in my opinion, further information is required in order to enable a proper understanding of the accounts to be reached.

Olive K Wallace

Olive K Wallace ACMA, CGMA
OK Wallace Accountancy and Bookkeeping
101 Coolyvenny Road
Coleraine BT51 3SF

18 March 2026